

211 West Fort Street
Detroit, MI 48226

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

Case No.: **09-49723-mbm**
Chapter: 7

In Re: (NAME OF DEBTOR(S))

Ian Winfree
48973 Hull Road
Belleville, MI 48111

Christine Winfree
fka Christine Burns
48973 Hull Road
Belleville, MI 48111

Social Security No.:
xxx-xx-1552

xxx-xx-2765

Employer's Tax I.D. No.:

NOTICE OF NEED TO FILE PROOF OF CLAIM DUE TO RECOVERY OF ASSETS

NOTICE IS GIVEN THAT:

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, assets have been recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address above on or before:

November 10, 2009

Creditors who do not file a proof of claim on or before this date will not share in any distribution from the debtor's estate.

The proof of claim form is enclosed with this notice. It may be filed by regular mail. If you wish to receive proof of its receipt by the bankruptcy court, enclose a photocopy of the proof of claim together with a stamped, self-addressed envelope.

There is no fee for filing the proof of claim.

Any creditor who has previously filed a claim in this case must file it again.

Dated: 8/13/09

BY THE COURT

Katherine B. Gullo , Clerk of Court
UNITED STATES BANKRUPTCY COURT

UNITED STATES BANKRUPTCY COURT Eastern District of Michigan		PROOF OF CLAIM
Name of Debtor: Ian Winfree Christine Winfree		Case Number: 09-49723-mbm
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <i>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate ____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: _____	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

District/off: 0645-2
Case: 09-49723

User: ckata
Form ID: ntcfcflm

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Total Noticed: 30

Date Rcvd: Aug 13, 2009

The following entities were noticed by first class mail on Aug 15, 2009.

db/jdb +Ian Winfree, Christine Winfree, 48973 Hull Road, Belleville, MI 48111-4283
17290583 Accounts Receivable Management, Inc., PO Box 129, Thorofare, NJ 08086-0129
17290584 +American Agencies, 2158 W 190th St, Torrance, CA 90504-6103
17509120 Bill Me Later, PO Box 15658, Atlanta, GA 30348-5658
17290589 +Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
17290590 +Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
17290593 +Education Department, PO Box 1920, Saint Paul, MN 55101-0920
17461945 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,
Tucson, AZ 85712-1083
17290603 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: Nco Fin /27, Po Box 7216, Philadelphia, PA 19101)
17290604 +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre, PA 18773-9500
17290606 +Taylor, Bean & Whitake, Attn: Bankruptcy, 1417 N Magnolia Ave, Ocala, FL 34475-9078
17290608 +US Attorney, Attn: Civil Division, 211 W. Fort Street, Suite 2001, Detroit, MI 48226-3220
17290607 +United States Attorney General, US Department of Justice, 950 Pennsylvania Ave., N.W.,
Washington, DC 20530-0009
17290609 +Wfcb/gardnerwhitefurn, 8035 Quivira Rd, Lenexa, KS 66215-2746

The following entities were noticed by electronic transmission on Aug 14, 2009.

17290585 +EDI: BANKAMER.COM Aug 14 2009 04:53:00 Bac / Fleet Bankcard, Po Box 26012,
Greensboro, NC 27420-6012
17290586 +EDI: BANKAMER.COM Aug 14 2009 04:53:00 Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8110
17290587 +EDI: CAPITALONE.COM Aug 14 2009 04:53:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
17290588 +EDI: CHASE.COM Aug 14 2009 04:56:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,
Kennesaw, GA 30156-9204
17290589 +EDI: CITICORP.COM Aug 14 2009 04:53:00 Citi, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195-0507
17290591 +EDI: HFC.COM Aug 14 2009 04:54:00 Direct Merchants Bank, Card Member Services - GSC,
Po Box 5246, Carol Stream, IL 60197-5246
17290592 +EDI: DISCOVER.COM Aug 14 2009 04:56:00 Discover Financial,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
17290594 +EDI: RMSC.COM Aug 14 2009 04:54:00 Gemb/belk, Attention: Bankruptcy, Po Box 103106,
Roswell, GA 30076-9106
17290595 +EDI: RMSC.COM Aug 14 2009 04:54:00 Gembppbycr, Attention: Bankruptcy, Po Box 103106,
Roswell, GA 30076-9106
17461945 +EDI: BASSASSOC.COM Aug 14 2009 04:54:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
17290596 +EDI: HFC.COM Aug 14 2009 04:54:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
17290598 +EDI: IRS.COM Aug 14 2009 04:54:00 Internal Revenue Service, Central Insolvency Operation,
PO Box 21126, Philadelphia, PA 19114
17290597 +EDI: IRS.COM Aug 14 2009 04:54:00 Internal Revenue Service, SBSE/Insolvency Unit,
PO Box 330500, Stop 15, Detroit, MI 48232-6500
17290599 +EDI: CBSKOHLS.COM Aug 14 2009 04:56:00 Kohls, Attn: Recovery, Po Box 3120,
Milwaukee, WI 53201-3120
17290600 +EDI: RESURGENT.COM Aug 14 2009 04:53:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
17290601 +EDI: MERRICKBANK.COM Aug 14 2009 04:53:00 Merrick Bank, Attn: Special Collections,
P.O. Box 9201, Old Bethpage, NY 11804-9001
17290602 +EDI: MID8.COM Aug 14 2009 04:55:00 Midland Credit Mgmt, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
17290605 +EDI: NEXTEL.COM Aug 14 2009 04:55:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0645-2
Case: 09-49723

User: ckata
Form ID: ntctfclm

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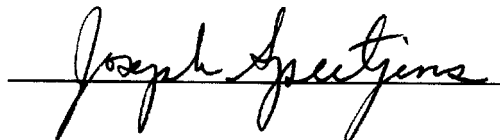
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.